Certificate Number: 05781-PAE-DE-033981516

Bankruptcy Case Number: 16-14145



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 21, 2020</u>, at <u>12:56</u> o'clock <u>PM PST</u>, <u>Robert Fehr</u> completed a course on personal financial management given <u>by telephone</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: January 21, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President